

## Customer Survey Results – WYPF Members (1<sup>st</sup> July to 30<sup>th</sup> September 2019)

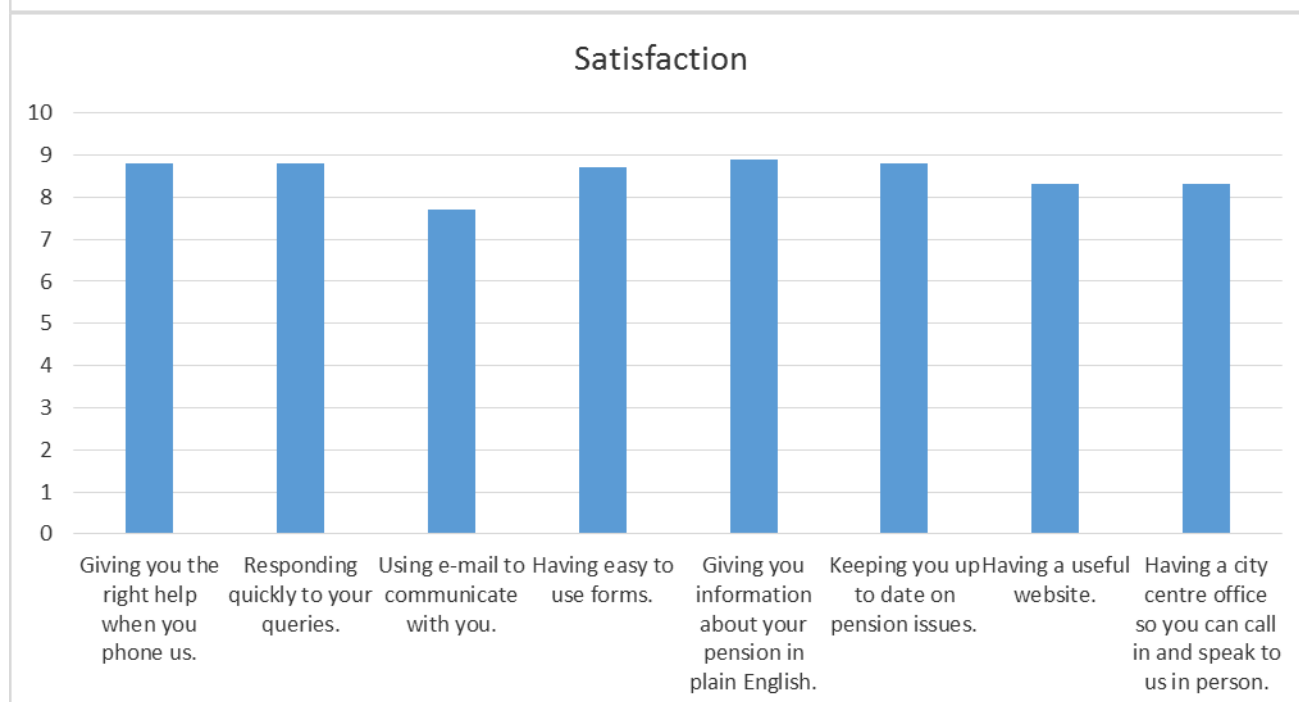
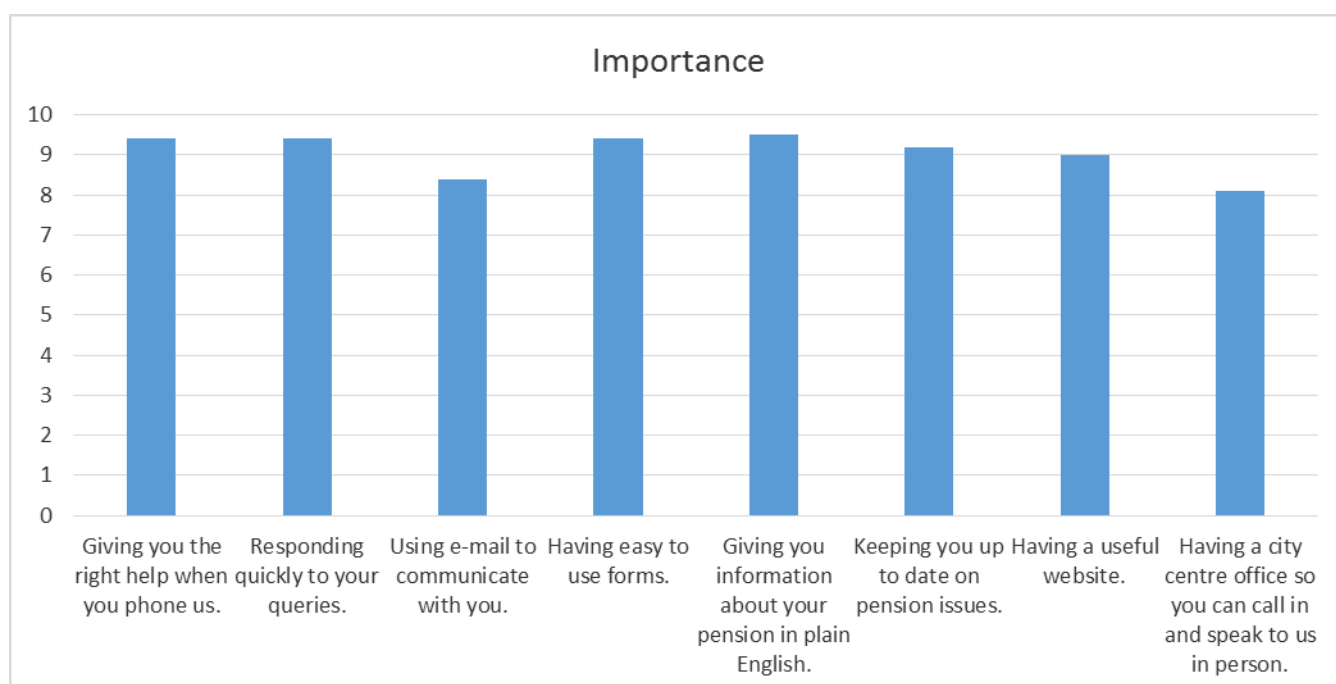
Over the quarter July to September we received **12** online customer responses.

Over the quarter July to September **679** sample survey letters were sent out and **110 (16.3%)** returned:

Overall Customer Satisfaction Score:

| July to September 2018 | October to December 2018 | January to March 2019 | April to June 2019 | July to September 2019 |
|------------------------|--------------------------|-----------------------|--------------------|------------------------|
| 83.5%                  | 84.8%                    | 83.8%                 | 84.1%              | 87.1%                  |

The charts below give a picture of the customers overall views about our services;



**Sample of positive comments:**

| <b>Member Name /Number</b> | <b>Comments</b>   |
|----------------------------|---|
| 704337<br>Phone Call       | <p>Mr XX Called to thank everyone for their help with putting his pension into payment. He said the whole process was professional, friendly and polite and very efficient.</p> <p>He wanted to particularly he wanted to say a big thank you to XX, who he said was very friendly, polite and helpful when he came into the office to complete his retirement pack.</p> <p>He said well-done everyone concerned you made the whole process very easy.</p>  |
| 187467<br>Email            | <p>In June, I unexpectedly lost my mum. While trying to deal with the grief, I learned that there was work to be done to take care of my mum's affairs. I had never dealt with anything like this before and had no idea how to take care of it.</p> <p>Early on in the claims process I spoke with XX, XX was empathetic and took the time to explain in detail the claims process. XX made herself available and was responsive and patient throughout the process. She also helped coordinate the payment to the funeral service which was a huge relief.</p> <p>XX is an asset to your organization, and during this difficult time went above and beyond to help me.</p> |
| 765765<br>Email            | <p>This email was received for XX in context of annual allowance payment</p> <p>Once again, thank you so much for your help yesterday, you went the extra mile and made the whole experience a pleasant one. Have a great Friday and a wonderful weekend.</p>   |
| Online                     | <p>Fantastic.</p> <p>As I live abroad I thought I would experience difficulty. No problems whatsoever, e-mail response excellent and written reply fast and efficient. Letters in plain English and easy to understand format. Keep up the good work.</p>   |
| 1072078                    | <p>Efficient and effective, helpful and reliable service. Dealt my case very professionally.</p>  |

**Complaints/Suggestions:**

| <b>Member Number</b> | <b>Comments</b>   | <b>Corrective/ Preventive Actions</b>  |
|----------------------|---|--|
| 1077196              | <p>The forms for a balance transfer to a different scheme was too difficult.</p> <p>Unfortunately my experience was not good. I ended up taking the sum of the allocated amount, no</p> | <p>Response sent by Team Manager;</p> <p>Thank you for completing the customer survey form after you took a refund of your contributions.</p> <p>I note that you were interested in transferring out your benefits to Legal and General, but due to the delays and difficulties you were experiencing, you</p> |

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|         | <p>transfer happened.</p>  | <p>decided to take a refund of your contributions instead.</p> <p>I can appreciate that you found the process difficult due to the amount of correspondence between us and Legal and General. Unfortunately, we found missing information on Legal and General's documents which needed to be completed and checked. In order to combat Pension Scams the West Yorkshire Pension Fund (WYPF) is required to ensure that a transfer of benefits only takes place to a legitimate and registered scheme. The WYPF required proof that the Legal and General Master Trust scheme was registered with The Pensions Regulator (TPR) and it took some time for us to receive the required documentation. There was also a discrepancy with the name of the scheme quoted on the Receiving Scheme Form and your Member's Option form and in order for the transfer to take place the name on both documents had to be the same.</p> <p>These checks may seem excessive, but if a transfer took place a member could lose most if not all of their savings. They could also receive a tax charge of up to 55% of the value of their pension for taking what is classed as an 'unauthorised payment' for tax purposes.</p>   |
| 1034004 | <p>A very poor service.</p> <p>Poor communication resolving a very simple query task of transferring my pension taking a very extended period of time to achieve. I will not be recommending this service in future.</p> | <p>Response sent by Team Manager;</p> <p>Thank you for completing the customer survey form relating to your experience in transferring out both your deferred pensions to the NHS.</p> <p>I have assessed your case and can totally appreciate your frustration at the length of time it took to transfer your benefits to the NHS. I can see from your file that some of the delays were the fault of the NHS as we had not received all the required forms and also the Receiving Scheme form had to be sent back to the NHS as it had not been fully completed for your deferred record 1034004. I do agree that the West Yorkshire Pension Fund (WYPF) could have written more promptly to the NHS when chasing these and I apologise for the delays caused by WYPF.</p> <p>The original letter requesting payment of the transfer was made by the NHS on the 24th October 2017, and having reviewed your case I can see that WYPF didn't receive all the necessary forms to instigate payment of the transfer for your deferred record 175754 until 27th March 2019, however, I can see that it would have been possible to make the transfer out payment on your deferred record 1034004 on 10th December 2019. Instead, it is apparent that revised quotes and forms were sent to you and the NHS in January 2019 for both records, when this should only have applied to your</p> |

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|                     |  | <p>deferred record 175754.</p> <p>Please accept my apologies for this oversight and the delays caused by the WYPF during this process and for any inconvenience or upset caused. I can assure you that in reviewing your case I am able to make sure that the same errors do not happen to another WYPF member in the future.</p>  |
| 1013753<br>(online) | <p>Reasonable.</p> <p>Did not meet your own dead line for payment.</p> | <p>Response sent by Team Manager;</p> <p>Thank you for completing the customer service questionnaire that was recently sent to you.</p> <p>You commented that 'Did not meet your own dead line for payment'.</p> <p>Usually we aim to release payment within 3 days from the later of receipt of your pension claim form or the date of retirement.</p> <p>I have reviewed your record and I can confirm we received your Pension Claim form on 05 August 2019 and payment was checked and released on 12 August 2019. In your case we didn't achieve this, please accept my apologies for this.</p> <p>We have received a high volume of requests for payment of benefits since the regulations changed to allow deferred members to claim their benefits from the age of 55.</p> <p>Once again, I'm sorry we didn't achieve the level of service we aim to provide to our members.</p>   |
| 1096577<br>(online) | <p>Terrible</p>  | <p>Response sent by Team Manager;</p> <p>Thank you for completing the customer survey form after you transferred your benefits to Legal and General.</p> <p>I can appreciate that you found the process difficult and time consuming due to the amount of correspondence between us and Legal and General. Unfortunately, we found missing information on Legal and General's documents which needed to be completed and checked. In order to combat Pension Scams the West Yorkshire Pension Fund (WYPF) is required to ensure that a transfer of benefits only takes place to a legitimate and registered scheme. The WYPF required proof that the Legal and General Worksave Pension Plan was registered with The Pensions Regulator (TPR) and it took sometime for us to receive the required documentation. There was also a discrepancy with the name of the scheme quoted on the Receiving Scheme Form and your Member's Option form and in order for the transfer to take place the name on both documents had to be the same.</p> |

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|         |  | <p>These checks may seem excessive, but if a transfer to a scammer went ahead a member could lose most if not all of their savings. They could also receive a tax charge of up to 55% of the value of their pension for taking what is classed as an 'unauthorised payment' for tax purposes.</p>  |
| 1096876 | <p>Laborious.<br/>Dreadful. Not easy. The process took nearly 5 months to transfer my pension because of your ineptitude. I was consistently given incorrect information by your workers and you implied that pension could not be transferred rather I had to cash it in. I knew this to be incorrect and only because I persisted did I get the result I wanted.</p> | <p>Response sent by Team Manager;<br/>Thank you for taking time to complete and return our customer survey.</p> <p>I have reviewed your record in light of the comments that you made on the above survey form about the delays and frustration in getting your benefits transferred to Aviva.</p> <p>As a scheme we have three months in which to provide transfer out information; your request for a transfer out quote was received on 27.03.19 and the quote was sent on 30.04.19.</p> <p>We received your transfer option forms on 17.06.19 however there were inconsistencies in the scheme name and the information provided by Aviva was incomplete. Queries were raised with Aviva and the corrected forms were received on 18.07.19 however these now did not agree with the information on the member's transfer option form so Aviva were asked to contact you to complete the form again.</p> <p>Your completed member transfer form was received on 21.08.19 and we sent the transfer payment on 31.08.19.</p> <p>I am sorry that you feel our service was not up to standard but the delays have been due to the inaccurate completion of forms and whilst I appreciate that this must have been frustrating for you, it was not in our control.</p> <p>We aim to provide a good standard of service to our members and will review the forms to see if we can clarify any of the details.</p> |
| 1003674 | <p>Slow service.<br/>Lack of communication, slow resolution, poor service, would not recommend WYPF.</p>   | <p>Response sent by Team Manager;<br/>Thank you for taking time to complete and return our customer survey.</p> <p>I have reviewed your record in light of the comments that you made on the above survey form about the delays in getting your benefits transferred to The People's Pension Scheme.</p> <p>As a scheme we have three months in which to provide transfer out information; your request for a transfer out quote was received on 10.02.19 and</p>  |

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|  |  | <p>the quote was sent on 09.03.19.</p> <p>We received your transfer option forms on 17.05.19. The receiving scheme stated that it was a Master Trust however it did not appear on the Pensions Regulator's list of authorised master trusts.</p> <p>On 29.05.19 we queried this with the scheme and they replied on 01.07.19 to say that they were in the process of obtaining authorisation from the Pensions Regulator. Following a telephone call on 14.08.19, we received a formal request for payment on 19.08.19 and were able to confirm their authorisation on the Pensions Regulator's list of master trusts. We sent the transfer payment on 23.08.19.</p> <p>I am sorry that you feel our service was not up to standard but the delays have been due to the receiving scheme not having the appropriate regulatory authorisation in place and whilst I appreciate that this must have been frustrating for you, it was not in our control.</p> <p>We aim to provide a good standard of service to our members and I think that we should have informed you about the delay. I will review our processes to include updates to members where appropriate.</p> <p>Please accept my apologies for any inconvenience caused.</p> |
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